

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended): A method of financing eCommerce purchases comprising:
- (a) Receiving over the Internet buyer registration information;
 - (b) Evaluating a credit ratings for said buyer;
 - (c) Passing over the Internet said credit rating to a seller;
 - (d) Receiving over the Internet from said seller seller's credit options for said buyer;
 - (e) Determining other credit provider's credit options for said buyer;
 - (f) Creating a database of said credit options for said buyer;
 - (g) Receiving over the Internet an order for said buyer;
 - (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;
 - (i) Passing over the Internet said report to said buyer;
 - (j) Receiving over the Internet said buyer's selection of a credit option;
 - (k) Passing over the Internet a payment schedule for said buyer; and
 - (l) Receiving payment remitted from said buyer; and
 - (m) Aggregating payments from a plurality of buyers for seller and remitting payments to seller.

2. (Original): The method of claim 1, wherein said creating step (f) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
3. (Currently amended): The method of claim 1, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in ~~substantially~~ real-time.
4. (Currently amended): A method of financing eCommerce purchases comprising:
- (a) Receiving over the Internet buyer registration information;
 - (b) Evaluating a credit rating for said buyer;
 - (c) Passing over the Internet said credit rating to a seller;
 - (d) Receiving over the Internet from said seller seller's credit options for said buyer;
 - (e) Determining other credit provider's credit options for said buyer;
 - (f) Creating a database of said credit options for said buyer;
 - (g) Receiving over the Internet an order for said buyer;
 - (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;
 - (i) Passing over the Internet said report to said buyer;
 - (j) Receiving over the Internet said buyer's selection of a credit option;
 - (k) Passing over the Internet a payment schedule for said buyer; and
 - (l) Receiving payment remitted from said buyer;
 - (m) wherein the time elapsed between said receiving step (g) and said passing step (i) is less than ~~about~~ five minutes; and

(n) Aggregating payments from a plurality of buyers for seller and remitting payments to seller.

5. (Original): The method of claim 4, wherein said creating step (f) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
6. (Currently amended): The method of claim 4, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in ~~substantially~~ real-time.
7. (Currently amended): A method of financing eCommerce purchases comprising:
- (a) Evaluating a credit rating for said buyer;
 - (b) Passing said credit rating to a seller;
 - (c) Receiving from said seller seller's credit options for said buyer;
 - (d) Determining other credit provider's credit options for said buyer;
 - (e) Creating a database combining all of said credit options for said buyer;
 - (f) Retrieving from said database a report of credit options for said buyer;
 - (g) Passing said report to said buyer;
 - (h) Entering a credit agreement with said buyer for at least one of said credit options;
 - (i) Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; ~~and~~
 - (j) Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement; and
 - (k) Aggregating payments from a plurality of buyers for seller and remitting payments to seller.

8. (Original): The method of claim 7, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
9. (Currently amended): The method of claim 7, wherein the time elapsed between said retrieving step (f) and said passing step (g) occurs in ~~substantially~~ real-time.
10. (Original): The method of claim 7, wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet.
11. (Currently amended): A method of financing eCommerce purchases comprising:
- (a) Evaluating a credit rating for said buyer;
 - (b) Passing said credit rating to a seller;
 - (c) Receiving from said seller seller's credit options for said buyer;
 - (d) Determining other credit provider's credit options for said buyer;
 - (e) Creating a database combining all of said credit options for said buyer;
 - (f) Retrieving from said database a report of credit options for said buyer;
 - (g) Passing said report to said buyer;
 - (h) Entering a credit agreement with said buyer for at least one of said credit options;
 - (i) Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; and
 - (j) Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement;
 - (k) wherein the time elapsed between said retrieving step (f) and said passing step (i) is less than ~~about~~ three minutes; and

(l) Aggregating payments from a plurality of buyers for seller and remitting payments to seller.

12. (Original): The method of claim 11, wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet.
13. (Original): The method of claim 11, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof
14. (Original): A method of facilitating commercial transactions over a network, said method comprising:
- (a) Creating a database of credit options for a buyer;
 - (b) Receiving over a network an order for said buyer;
 - (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;
 - (d) Passing said report over said network to said buyer; and
 - (e) Receiving over said network said buyer's selection of a credit option.
15. (Currently amended): The method of claim 14, wherein the time elapsed between said receiving step (b) and said passing step (d) is not substantially greater than real-time.
16. (Original): The method of claim 14, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
17. (Original): The method of claim 14, wherein said network comprises the Internet.
18. (Currently amended): A method of facilitating commercial transactions over a network, said method comprising:
- (a) Creating a database of credit options for a buyer;
 - (b) Receiving over a network an order for said buyer;

- (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;
- (d) Passing said report over said network to said buyer;
- (e) Receiving over said network said buyer's selection of a credit option; and
- (f) wherein the time elapsed between said receiving step (b) and said passing step (d) is not ~~substantially~~ greater than real-time.
19. (Original): The method of claim 18, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.
20. (Original): The method of claim 18, wherein said network comprises the Internet.
21. (Original): A method of facilitating commercial transactions over a network, said method comprising:
- (a) Creating a database of credit options for a buyer;
- (b) Receiving over a network an order for said buyer;
- (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;
- (d) Passing said report over said network to said buyer, wherein the time elapsed between said receiving step (b) and said passing step (d) is less than ~~about~~ two minutes; and
- (e) Receiving over said network said buyer's selection of a credit option.
22. (Currently amended): The method of claim 21, wherein said time elapsed is ~~substantially~~ real-time.
23. (Original): The method of claim 21, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

24. (Original): The method of claim 21, wherein said network comprises the Internet.
25. (Original): Computer-readable media tangibly embodying a database schema comprising:
- (a) a buyer relation;
 - (b) a seller relation;
 - (c) an order relation;
 - (d) a credit provider relation;
 - (e) a credit terms relation; and
 - (f) a products relation; and
 - (g) wherein the attributes of said relations are selected such that such relations form a relational database.
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26. (Original): A memory for storing data for access by an application program being executed on a data processing system, comprising
- (a) a buyer relation;
 - (b) a seller relation;
 - (c) an order relation;
 - (d) a credit provider relation;
 - (e) a credit terms relation; and
 - (f) a products relation; and
 - (g) wherein the attributes of said relations are selected such that such relations form a relational database.
27. (Original): Computer-readable media tangibly embodying a database schema comprising:

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- (a) a buyer relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation;
 - (b) a seller relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said seller relation's relationship with at least one other relation;
 - (c) a credit provider relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation;
 - (d) a credit terms relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said credit terms relation's relationship with at least one other relation; and
 - (e) wherein the attributes of said relations are selected such that such relations form a relational database.

28. (Original): In an eCommerce vertical marketplace, a method of operating a database management system for facilitating extension of credit, said method comprising:

- (a) Receiving information about a buyer sufficient to evaluate the relative risk of extending credit to said buyer;
- (b) Determining said relative risk;
- (c) Determining a plurality of credit options for said buyer from a plurality of credit providers based on said relative risk determined in step (b);
- (d) Creating a database of said credit options for said buyer;
- (e) Wherein said database is constructed and adapted for querying, thereby resulting in a report of credit options for said buyer; and
- (f) Wherein said database is in communication with a network constructed and adapted for passing said report to said buyer or to an intermediary for passing to said buyer.

29. (Currently amended): The method of claim 28, wherein the time elapsed between said receiving step (b) and said creating step (d) is less than ~~about~~ one minute.
30. (Currently amended): The method of claim 28, wherein the time elapsed between said receiving step (b) and said creating step (d) occurs in ~~substantially~~ real-time.
31. (Original): The method of claim 28, wherein said network comprises the Internet.

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